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Delta Dental of Arizona Dental Plan Management Report

Executive Summary

Highlights of your group's experience from January 2019 through December 2019.

Highlights

- 38.5% of paid claims were concentrated in preventive and diagnostic procedure categories.
- The average claim payment was \$195.06, compared to your previous year's average of \$188.04.
- The utilization rate, which measures the average number of claims filed annually was 4.52 per subscriber, compared to your previous year's average of 4.44. Per member, the utilization rate was 1.92 compared to 1.89 in the previous year.
- The average age of your group was 34.0, compared to Delta Dental's average of 36.6.
- 98.5% of the procedures were performed by Delta Dental's network dentists.
- Savings due to Delta Dental's cost management tools (reduction to maximum plan allowance, consultant review, optional procedures and eligibility verification, etc.) were 39.7% of billed charges.
- The number of patients using the plan was 9,166 representing 72.9% of all members. In the prior period the numbers were 9,044 and 72.4%.
- The turnover in your dental plan was 15.7% compared to 15.6% in the previous year.
- 0.8% of members met or exceeded their annual maximum benefit during the most recently completed benefit accumulation period.

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Monthly Activity

A summary of your monthly enrollment and claims.

Month	Number of Claims	Paid Claims	Total Employees	Employees Only	Employees w/Spouse	Employees w/Children	Employees w/Family
Jan 2018	1,924	\$340,038	5,256	2,134	843	715	1,564
Feb 2018	1,990	\$379,726	5,266	2,145	837	719	1,565
Mar 2018	1,858	\$343,662	5,255	2,147	834	714	1,560
Apr 2018	1,724	\$304,905	5,245	2,155	828	714	1,548
May 2018	2,288	\$409,188	5,243	2,160	830	715	1,538
Jun 2018	1,740	\$311,861	5,227	2,152	818	717	1,540
Jul 2018	1,824	\$347,227	5,362	2,152	858	771	1,581
Aug 2018	2,536	\$503,401	5,358	2,158	850	765	1,585
Sep 2018	1,790	\$378,034	5,353	2,158	847	765	1,583
Oct 2018	2,375	\$452,244	5,338	2,152	850	766	1,570
Nov 2018	1,728	\$334,793	5,339	2,159	850	762	1,568
Dec 2018	1,764	\$321,560	5,337	2,151	854	767	1,565
Jan 2019	2,101	\$386,004	5,307	2,145	844	765	1,553
Feb 2019	1,885	\$368,405	5,317	2,153	845	774	1,545
Mar 2019	1,929	\$337,300	5,303	2,152	843	773	1,535
Apr 2019	1,837	\$325,145	5,280	2,141	840	775	1,524
May 2019	2,297	\$427,028	5,280	2,136	846	772	1,526
Jun 2019	1,812	\$357,852	5,241	2,116	849	762	1,514
Jul 2019	2,331	\$477,001	5,343	2,112	889	793	1,549
Aug 2019	2,091	\$442,032	5,376	2,128	893	802	1,553
Sep 2019	1,825	\$376,619	5,366	2,125	888	793	1,560
Oct 2019	2,474	\$483,058	5,398	2,136	901	796	1,565
Nov 2019	1,805	\$386,806	5,394	2,133	908	785	1,568
Dec 2019	1,701	\$331,379	5,412	2,140	906	799	1,567

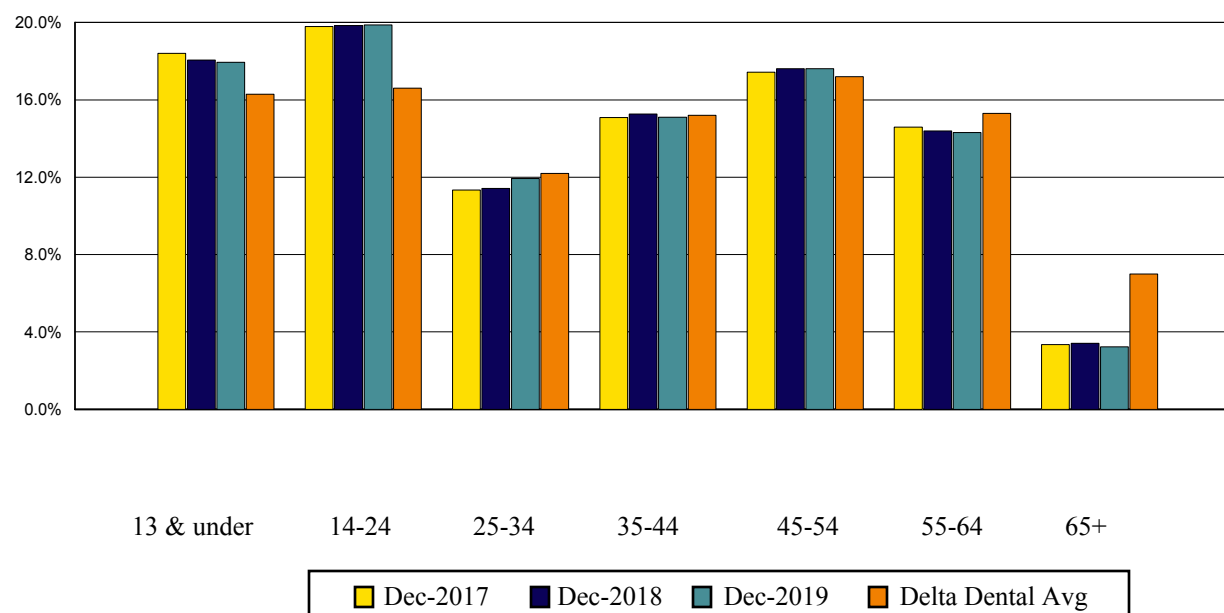
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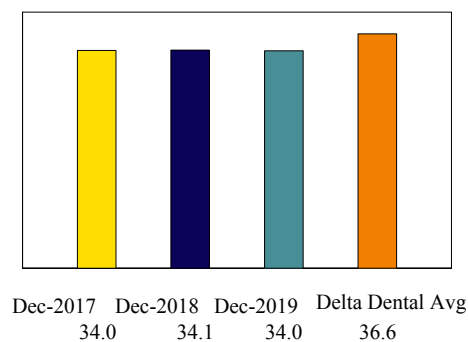
Member Age Distribution

Age distribution profiles for your group, compared to Delta Dental's averages.

**Percentage of
Members by Age**



Average Member Age



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Charges Billed by Age

A summary of the charges billed per member by procedure category, based on age distribution, for January 2019 through December 2019

Census Category / Age	Cost of Procedures Billed per Member per Year					Member Age Distribution
	Diagnostic & Preventive Procedures	Basic Procedures	Major Procedures	Orthodontic Procedures	Totals	
13 & under	\$ 353.18	\$ 220.01	\$ 1.61	\$ 488.14	\$ 1062.94	17.9%
14-24	\$ 276.83	\$ 378.15	\$ 67.47	\$ 198.47	\$ 920.92	19.9%
25-34	\$ 229.92	\$ 341.37	\$ 167.03	\$ 123.79	\$ 862.11	11.9%
35-44	\$ 252.71	\$ 296.80	\$ 299.89	\$ 109.83	\$ 959.23	15.1%
45-54	\$ 287.27	\$ 348.89	\$ 408.91	\$ 42.23	\$ 1087.30	17.6%
55-64	\$ 316.77	\$ 411.44	\$ 594.82	\$ 44.70	\$ 1367.73	14.3%
65+	\$ 377.54	\$ 512.47	\$ 860.90	\$ 23.41	\$ 1774.32	3.2%
All Ages	\$ 291.77	\$ 336.71	\$ 263.45	\$ 172.76	\$ 1064.69	100.0%
Percent Change From Delta Dental Average						
13 & under	30.0%	8.5%	-14.9%	61.9%	36.6%	10.0%
14-24	30.2%	22.5%	35.7%	30.2%	27.3%	19.8%
25-34	9.5%	7.3%	6.7%	156.0%	17.6%	-2.2%
35-44	18.0%	6.3%	33.3%	223.5%	27.5%	-0.7%
45-54	29.3%	17.4%	16.1%	90.8%	21.7%	2.4%
55-64	33.0%	31.4%	26.5%	191.0%	31.9%	-6.5%
65+	57.9%	69.2%	65.1%	432.0%	66.1%	-53.7%
All Ages	27.3%	17.8%	14.1%	87.9%	27.1%	0.0%

NM - Not meaningful. Used when group has no data in a specific area.

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Claims by Member Status

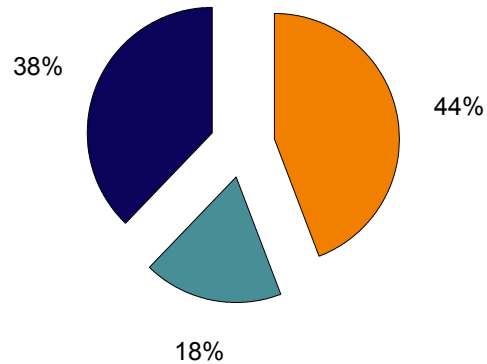
Your group's claims by member status.

Enrollment Status	January 2019 - December 2019					Percent Change From Prior				
	Members Covered	Procedures Billed	Procedures PMPM	Amount Paid	Amt. Paid PMPM	Members Covered	Procedures Billed	Procedures PMPM	Amount Paid	Amt. Paid PMPM
Employee	5,335	32,911	0.514	\$2,072,509	\$32.37	0.7%	3.0%	2.3%	2.3%	1.6%
Spouse	2,403	14,034	0.487	\$849,588	\$29.46	1.1%	0.9%	-0.2%	8.3%	7.2%
Child	4,835	33,428	0.576	\$1,776,533	\$30.62	0.5%	5.2%	4.7%	9.8%	9.3%
Total	12,573	80,373	0.533	\$4,698,629	\$31.14	0.7%	3.5%	2.8%	6.1%	5.4%

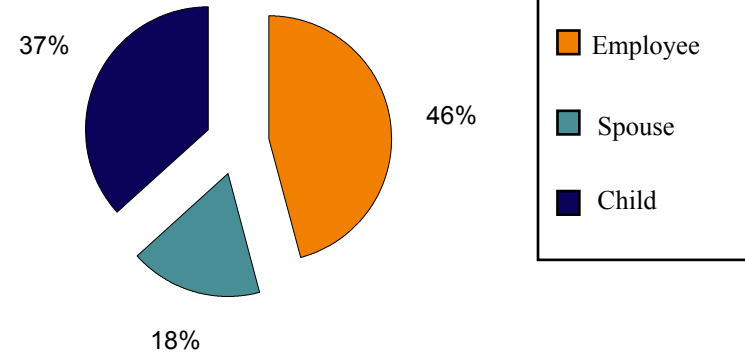
PMPM - Per Member Per Month

NM - Not meaningful. Used when group has no data in a specific area.

Amount Paid January 2019 - December 2019



Amount Paid January 2018 - December 2018



Claims by Coverage Category

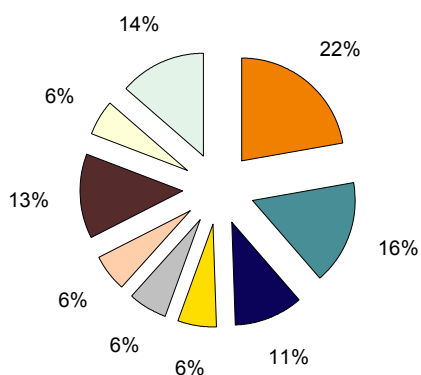
Your group's claims by coverage category.

Coverage Category	January 2019 - December 2019					Percent Change From Prior				
	Members Covered	Procedures Billed	Procedures PMPM	Amount Paid	Amt. Paid PMPM	Members Covered	Procedures Billed	Procedures PMPM	Amount Paid	Amt. Paid PMPM
Diagnostic		38,479	0.255	\$1,038,858	\$6.89		2.7%	2.0%	4.2%	3.5%
Preventive		17,860	0.118	\$770,166	\$5.10		0.7%	0.0%	2.1%	1.4%
Routine Fillings		10,473	0.069	\$518,043	\$3.43		6.3%	5.6%	6.4%	5.6%
Oral Surgery		2,643	0.018	\$277,735	\$1.84		18.7%	17.9%	15.4%	14.6%
Endodontics		810	0.005	\$287,584	\$1.91		7.0%	6.3%	7.3%	6.6%
Periodontics		5,110	0.034	\$273,280	\$1.81		5.5%	4.8%	2.9%	2.1%
Crowns/Onlays		3,028	0.020	\$627,465	\$4.16		3.7%	3.0%	0.7%	NM
Bridges/Dentures		939	0.006	\$260,101	\$1.72		6.2%	5.5%	14.1%	13.3%
Orthodontics		1,031	0.007	\$645,397	\$4.28		7.7%	7.0%	14.5%	13.8%
Total	12,573	80,373	0.533	\$4,698,629	\$31.14	0.7%	3.5%	2.8%	6.1%	5.4%

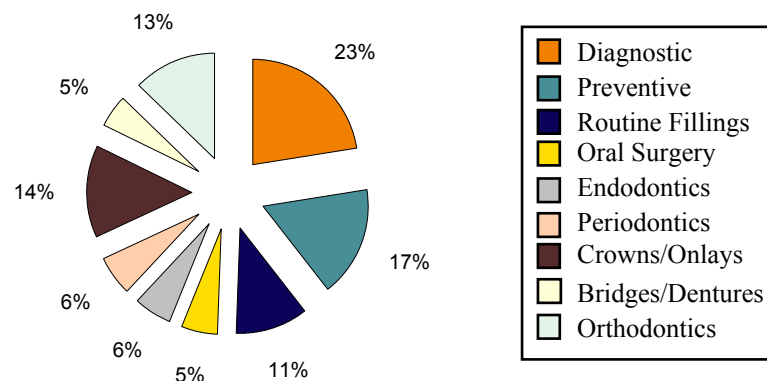
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Amount Paid January 2019 - December 2019



Amount Paid January 2018 - December 2018



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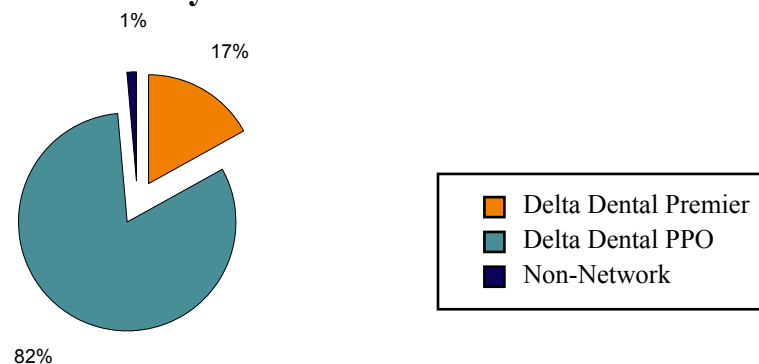
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Dentist Selection Patterns

Distribution of claim payments by Delta Dental network vs. non-network dentists.

	January 2019 - December 2019	
Delta Dental Network	Number of Claims	Claim Payments
Delta Dental Premier	3,653	\$792,271
Delta Dental PPO	20,074	\$3,844,993
Non-Network	361	\$61,365
Total	24,088	\$4,698,629

Claim Payments by Period
January 2019 - December 2019



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Dentist Payment Distribution

A review of the highest-volume dentists for January 2019 through December 2019.

Dentist or Clinic Name	Delta Dental Network	State	Paid Claims	Percent of Total Paid	Number of Claims
KELLY K. HILGERS	Delta Dental PPO	AZ	\$42,399	0.9%	272
WILLIAM R. WOMACK	Delta Dental PPO	AZ	\$29,011	0.6%	19
KIMBALL F. MOREJON	Delta Dental Premier	AZ	\$23,566	0.5%	88
MICHAEL J. HILGERS	Delta Dental PPO	AZ	\$19,337	0.4%	11
RANDALL J. BLAZIC	Delta Dental PPO	AZ	\$17,398	0.4%	44
COURTNEY A. DUNN	Delta Dental Premier	AZ	\$16,429	0.3%	12
THOMAS S. SHIPLEY	Delta Dental PPO	AZ	\$15,301	0.3%	32
LIDIETH R. LIBBY	Delta Dental PPO	AZ	\$15,062	0.3%	89
LESLIE R. FISH	Delta Dental Premier	AZ	\$14,765	0.3%	15
JONATHAN I. KALIKA	Delta Dental PPO	AZ	\$14,635	0.3%	68
PAUL J. KELLY	Delta Dental PPO	AZ	\$14,054	0.3%	24
JASON R. ARTHURS	Delta Dental PPO	AZ	\$13,676	0.3%	75
MOHAMED N. KARAWI	Delta Dental PPO	AZ	\$13,631	0.3%	76
CHARLES C. CLAUSEN	Delta Dental Premier	AZ	\$12,898	0.3%	64
MATTHEW J. GARRETT	Delta Dental PPO	AZ	\$12,559	0.3%	35

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Delta Dental PPO

Usage & Fee Savings

Your fee savings for the period January 2019 through December 2019 resulting from utilization of Delta Dental PPO dentists.

	Preventive & Diagnostic	Basic	Major	Orthodontics	Total
Number of procedures by Delta Dental PPO dentists	43,601	14,534	2,972	716	61,823
Delta Dental PPO share of total procedures	84.1%	86.5%	83.6%	83.7%	84.6%
Submitted amount by Delta Dental PPO dentists	\$2,993,461	\$3,316,598	\$2,505,676	\$1,508,650	\$10,324,385
Approved amount for Delta Dental PPO dentists	\$1,851,199	\$2,112,361	\$1,760,896	\$1,345,785	\$7,070,240
Estimated Delta Dental PPO Fee Savings	38.2%	36.3%	29.7%	10.8%	31.5%

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Cost Management Savings

Your savings from The Delta Dental DifferenceSM and additional cost-containment efforts.

	January 2019 - December 2019		January 2018 - December 2018		January 2017 - December 2017	
Billed Charges	\$ 13,657,896		\$ 12,573,800		\$ 11,488,040	
Paid Claims	\$ 4,698,629		\$ 4,426,638		\$ 4,256,902	
Predetermination Savings	\$ 0		\$ 0		\$ 0	
Cost Management Savings	Dollars Saved	% of Billed Charges	Dollars Saved	% of Billed Charges	Dollars Saved	% of Billed Charges
Delta Dental PPO Dentist Fee Savings	\$ 3,181,728	23.3%	\$ 2,811,232	22.4%	\$ 2,510,271	21.9%
Delta Dental Premier Dentist Fee Savings	\$ 272,838	2.0%	\$ 237,269	1.9%	\$ 237,765	2.1%
Non-Network Dentist Savings	\$ 65,645	0.5%	\$ 58,470	0.5%	\$ 96,971	0.8%
Consultant Review	\$ 72,853	0.5%	\$ 64,487	0.5%	\$ 77,628	0.7%
Non-Billable Procedures	\$ 1,426,796	10.4%	\$ 1,343,681	10.7%	\$ 920,004	8.0%
Elective Care	\$ 125,549	0.9%	\$ 137,078	1.1%	\$ 108,076	0.9%
Eligibility Verification	\$ 151,656	1.1%	\$ 195,114	1.6%	\$ 106,377	0.9%
Coordination of Benefits	\$ 131,223	1.0%	\$ 133,879	1.1%	\$ 106,560	0.9%
Subtotal	\$ 5,428,288	39.7%	\$ 4,981,210	39.6%	\$ 4,163,652	36.2%
Cost Management Savings per employee per month	\$ 84.79		\$ 78.35		\$ 66.02	
Plan Design Savings						
Non-Covered Procedures	\$ 936,570	6.9%	\$ 810,756	6.4%	\$ 745,158	6.5%
Deductible Savings	\$ 194,685	1.4%	\$ 185,580	1.5%	\$ 187,563	1.6%
Coinsurance Savings	\$ 2,088,163	15.3%	\$ 1,923,102	15.3%	\$ 1,834,969	16.0%
Plan Maximum Savings	\$ 77,285	0.6%	\$ 101,170	0.8%	\$ 89,355	0.8%
Subtotal	\$ 3,296,703	24.1%	\$ 3,020,608	24.0%	\$ 2,857,045	24.9%
Total Savings	\$ 8,724,991	63.9%	\$ 8,001,818	63.6%	\$ 7,020,697	61.1%
Claims Adjustments	\$ 234,275	1.7%	\$ 145,345	1.2%	\$ 210,441	1.8%
Net Savings	\$ 8,959,266	65.6%	\$ 8,147,163	64.8%	\$ 7,231,138	62.9%

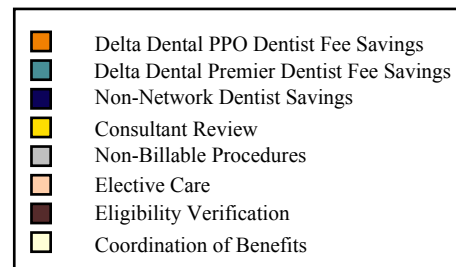
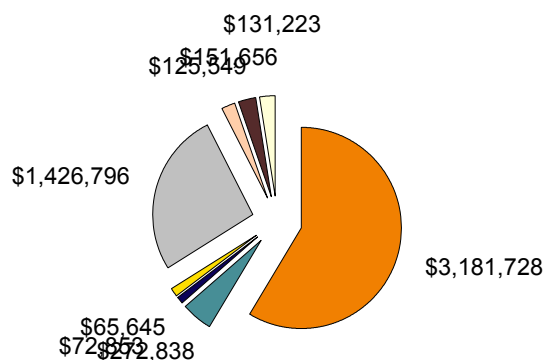
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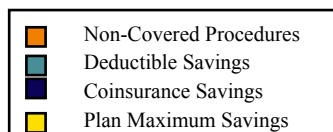
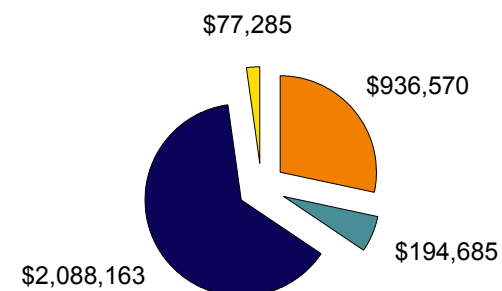
Cost Management Savings

An illustration of your savings from The Delta Dental Difference and additional cost-containment efforts.

Cost Management Savings



Plan Design Savings



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Cost Management Savings

An illustration of your savings from The Delta Dental Difference and additional cost-containment efforts.

Definitions of Savings Categories

Predetermination Savings: Reflects the difference between the amount charged and the amount allowed. Paid claims may be included in any of the saving categories listed below, depending on what treatment was actually rendered.

Cost Management Savings

Delta Dental PPO Dentist Fee Savings: Reduction of submitted fees to reflect the Delta Dental PPO Dentist's fee schedule as set by Delta Dental. The balance is not charged to the patient.

Delta Dental Premier Dentist Fee Savings: Reduction of submitted fees to reflect the Delta Dental Premier Dentist's maximum plan allowance. The balance is not charged to the patient.

Non-Network Dentist: Reduction of submitted fees to the maximum plan allowance.

Consultant Review: Determinations made by Delta Dental's consultants regarding the appropriateness of a proposed service.

Non-Billable Procedures: Procedures not charged to the patient or the group by a Delta Dental Network Dentist, such as unbundling of charges and work covered under Delta Dental's treatment guarantees.

Elective Care: Payment allowance made by Delta Dental for the most cost-effective, acceptable alternative dental procedure (e.g., a silver filling allowance toward a tooth-colored filling on a molar).

Eligibility Verification: Delta Dental's careful attention, monitoring and maintenance of subscriber and group eligibility records.

Coordination of Benefits: Delta Dental's special attention to properly applying coordination of benefits (COB) policies, regardless of claim size.

Plan Design Savings

Non-Covered Procedures: Procedures excluded or limited by the Plan that are charged to the patient.

Deductible Savings: A specified dollar amount paid by the patient before benefit payment/coinsurance is applied.

Coinsurance Savings: The patient's share of payment of allowable fees for covered benefits.

Plan Maximum Savings: The dollar amount which exceeds a patient's maximum allowable benefits for a specified period.

Claim Adjustments: The net result of adjustments made to claims processed in a prior period. There may be additional savings reflected in the adjusted claim action or there may be a reversal of the claim savings originally shown.

Claim Lag

A distribution of monthly paid claims by incurred date.

Month Incurred	Dollar (\$) Amount Paid by Month											
	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019
Before Jan 2018				-1,988	-47	750						
Jan 2018	82							4,867				
Feb 2018	376	1,170	486		1,200	525	1,175	-2,108				
Mar 2018				130				1,200				
Apr 2018	25	60									105	
May 2018	2,781	938	825		518	155						
Jun 2018	1,077	756	1,330	175	1,247	102	5	1,500				8
Jul 2018	6,363	2,585	1,381	2,320	825		3,828	466				
Aug 2018	6,463	4,805	2,514	-1,272	247	1,226	1,098	1,641	1,175	826	610	
Sep 2018	8,400	6,828	662	1,490	481	1,018	140	1,770	641			
Oct 2018	15,526	4,756	1,267	1,794	516	1,235	313	1,200	449			-71
Nov 2018	48,045	10,666	2,933	909	1,324	951	1,199	1,488	714	549		
Dec 2018	122,500	45,987	4,420	1,174	4,840	4,133	343	346	375		918	52
Jan 2019	174,367	143,865	44,089	8,609	8,305	3,634	3,105	2,124	204	1,963	276	
Feb 2019		145,991	140,477	44,500	11,642	4,063	6,270	3,485	1,037	1,910	450	
Mar 2019			136,915	150,655	55,985	10,760	5,314	5,740	3,187	2,054	1,068	30
Apr 2019				116,649	183,242	39,454	7,579	2,834	3,200	659	310	84
May 2019					156,702	146,523	38,781	10,219	3,473	3,561	1,165	236
Jun 2019						143,324	166,663	38,455	6,826	4,418	2,728	748
Jul 2019							241,189	180,662	67,499	27,434	5,300	6,319
Aug 2019								186,145	163,962	63,096	7,662	4,611
Sep 2019									123,877	183,023	29,902	7,777
Oct 2019										193,564	185,872	19,193
Nov 2019											150,441	148,236
Dec 2019												144,157
Total Paid	\$386,004	\$368,405	\$337,300	\$325,145	\$427,028	\$357,852	\$477,001	\$442,032	\$376,619	\$483,058	\$386,806	\$331,379

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Claim Lag

A distribution of monthly paid claims by incurred date.

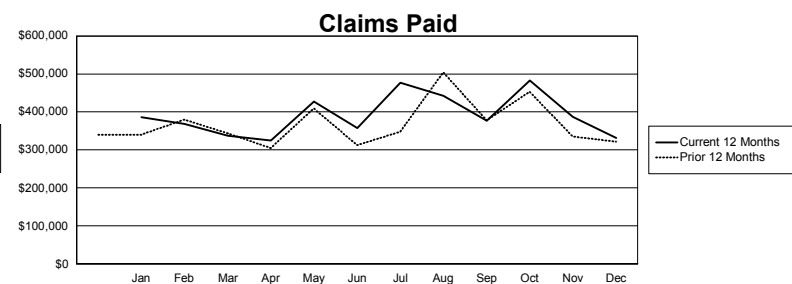
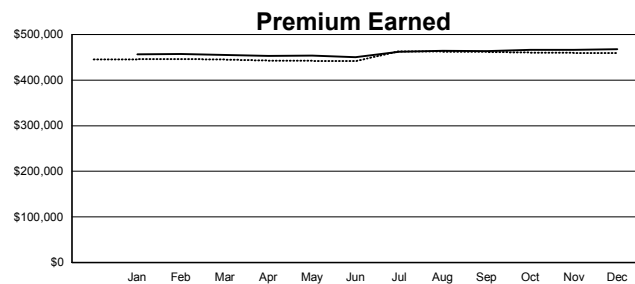
Month Incurred	Percentage Paid by Month											
	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019
Before Jan 2018				-0.61%	-0.01%	0.21%						
Jan 2018	0.02%							1.10%				
Feb 2018	0.10%	0.32%	0.14%		0.28%	0.15%	0.25%	-0.48%				
Mar 2018				0.04%				0.27%				
Apr 2018	0.01%	0.02%									0.03%	
May 2018	0.72%	0.25%	0.24%		0.12%	0.04%						
Jun 2018	0.28%	0.21%	0.39%	0.05%	0.29%	0.03%	0.00%	0.34%				0.00%
Jul 2018	1.65%	0.70%	0.41%	0.71%	0.19%		0.80%	0.11%				
Aug 2018	1.67%	1.30%	0.75%	-0.39%	0.06%	0.34%	0.23%	0.37%	0.31%	0.17%	0.16%	
Sep 2018	2.18%	1.85%	0.20%	0.46%	0.11%	0.28%	0.03%	0.40%	0.17%			
Oct 2018	4.02%	1.29%	0.38%	0.55%	0.12%	0.35%	0.07%	0.27%	0.12%			-0.02%
Nov 2018	12.45%	2.90%	0.87%	0.28%	0.31%	0.27%	0.25%	0.34%	0.19%	0.11%		
Dec 2018	31.74%	12.48%	1.31%	0.36%	1.13%	1.15%	0.07%	0.08%	0.10%		0.24%	0.02%
Jan 2019	45.17%	39.05%	13.07%	2.65%	1.94%	1.02%	0.65%	0.48%	0.05%	0.41%	0.07%	
Feb 2019		39.63%	41.65%	13.69%	2.73%	1.14%	1.31%	0.79%	0.28%	0.40%	0.12%	
Mar 2019			40.59%	46.33%	13.11%	3.01%	1.11%	1.30%	0.85%	0.43%	0.28%	0.01%
Apr 2019				35.88%	42.91%	11.03%	1.59%	0.64%	0.85%	0.14%	0.08%	0.03%
May 2019					36.70%	40.95%	8.13%	2.31%	0.92%	0.74%	0.30%	0.07%
Jun 2019						40.05%	34.94%	8.70%	1.81%	0.91%	0.71%	0.23%
Jul 2019							50.56%	40.87%	17.92%	5.68%	1.37%	1.91%
Aug 2019								42.11%	43.54%	13.06%	1.98%	1.39%
Sep 2019									32.89%	37.89%	7.73%	2.35%
Oct 2019										40.07%	48.05%	5.79%
Nov 2019											38.89%	44.73%
Dec 2019												43.50%

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Premium and Claims History

A summary of your earned premium and claims activity.

Invoice Month	Employee Count	Monthly Earned Premium	YTD Premium	Rolling 12 Premium	Claim Count	Monthly Paid Claims	YTD Paid Claims	Rolling 12 Claims	Rolling 12 Loss Ratio
Jan 2018	5,256	\$445,821	\$445,821	\$5,333,230	1,924	\$340,038	\$340,038	\$4,271,954	80.1%
Feb 2018	5,266	\$446,262	\$892,083	\$5,340,931	1,990	\$379,726	\$719,764	\$4,353,133	81.5%
Mar 2018	5,255	\$444,908	\$1,336,991	\$5,348,018	1,858	\$343,662	\$1,063,426	\$4,299,971	80.4%
Apr 2018	5,245	\$443,123	\$1,780,114	\$5,353,844	1,724	\$304,905	\$1,368,330	\$4,277,044	79.9%
May 2018	5,243	\$442,321	\$2,222,435	\$5,359,428	2,288	\$409,188	\$1,777,518	\$4,321,749	80.6%
Jun 2018	5,227	\$441,321	\$2,663,756	\$5,365,567	1,740	\$311,861	\$2,089,379	\$4,324,357	80.6%
Jul 2018	5,362	\$462,931	\$3,126,687	\$5,376,710	1,824	\$347,227	\$2,436,606	\$4,330,076	80.5%
Aug 2018	5,358	\$462,341	\$3,589,028	\$5,387,391	2,536	\$503,401	\$2,940,007	\$4,320,456	80.2%
Sep 2018	5,353	\$461,791	\$4,050,820	\$5,398,366	1,790	\$378,034	\$3,318,040	\$4,347,094	80.5%
Oct 2018	5,338	\$460,201	\$4,511,021	\$5,407,851	2,375	\$452,244	\$3,770,285	\$4,481,152	82.9%
Nov 2018	5,339	\$459,827	\$4,970,848	\$5,419,121	1,728	\$334,793	\$4,105,078	\$4,422,216	81.6%
Dec 2018	5,337	\$459,980	\$5,430,828	\$5,430,828	1,764	\$321,560	\$4,426,638	\$4,426,638	81.5%
Jan 2019	5,307	\$456,977	\$456,977	\$5,441,983	2,101	\$386,004	\$386,004	\$4,472,604	82.2%
Feb 2019	5,317	\$457,285	\$914,261	\$5,453,006	1,885	\$368,405	\$754,408	\$4,461,282	81.8%
Mar 2019	5,303	\$455,626	\$1,369,887	\$5,463,724	1,929	\$337,300	\$1,091,708	\$4,454,920	81.5%
Apr 2019	5,280	\$453,616	\$1,823,503	\$5,474,217	1,837	\$325,145	\$1,416,854	\$4,475,161	81.7%
May 2019	5,280	\$453,927	\$2,277,430	\$5,485,823	2,297	\$427,028	\$1,843,881	\$4,493,001	81.9%
Jun 2019	5,241	\$450,733	\$2,728,163	\$5,495,235	1,812	\$357,852	\$2,201,733	\$4,538,993	82.6%
Jul 2019	5,343	\$462,140	\$3,190,303	\$5,494,444	2,331	\$477,001	\$2,678,734	\$4,668,766	85.0%
Aug 2019	5,376	\$464,709	\$3,655,013	\$5,496,812	2,091	\$442,032	\$3,120,767	\$4,607,398	83.8%
Sep 2019	5,366	\$464,002	\$4,119,014	\$5,499,022	1,825	\$376,619	\$3,497,385	\$4,605,983	83.8%
Oct 2019	5,398	\$466,683	\$4,585,697	\$5,505,504	2,474	\$483,058	\$3,980,444	\$4,636,797	84.2%
Nov 2019	5,394	\$466,484	\$5,052,181	\$5,512,161	1,805	\$386,806	\$4,367,250	\$4,688,810	85.1%
Dec 2019	5,412	\$468,007	\$5,520,188	\$5,520,188	1,701	\$331,379	\$4,698,629	\$4,698,629	85.1%



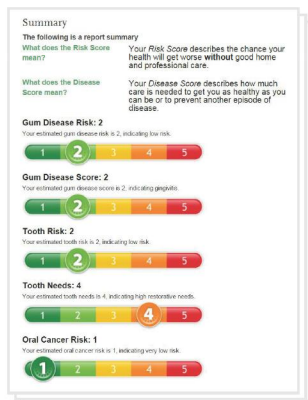
SAMPLE

DELTA DENTAL

Oral health is the gateway to overall health

The better your employees' oral health is, the healthier your workforce is. Use the insights in the Healthentic reporting to encourage your employees to take action by pairing it with other resources from Delta Dental, like the MyDentalScore risk assessment.

Employees answer some simple questions about themselves to assess their risk for oral diseases and take steps to prevent or treat them. Learn more at deltadental.com/mydentalscore.



Delta Dental of Arizona
DeltaDentalAZ.com

Have a question? Give us a call at 888.651.3080.
We're happy to help!

Connect with us online for helpful tips to keep your smile healthy and get the most from your dental benefits:



DDAZ-0132-rev0416

Arizona Dental Insurance Service, Inc. dba Delta Dental of Arizona



Dental Health Reporting Exclusive to Delta Dental Groups

Helping your employees unleash their smile power has never been easier

Powered by
Healthentic



Complimentary dental health reporting exclusively for Delta Dental clients

The Dental Action Report (DAR) dives deep into your company's data, revealing more than traditional claims reporting. It examines your employees' oral health behaviors and identifies opportunities for improving oral health. The DAR helps you make informed wellness decisions to create a healthy workforce.

Meaningful data at your fingertips

The DAR dashboard crunches the data so you don't have to

Dental health reporting is available to groups with 75+ subscribers once they've been with us for 15 months.

Learn how you compare nationally and locally

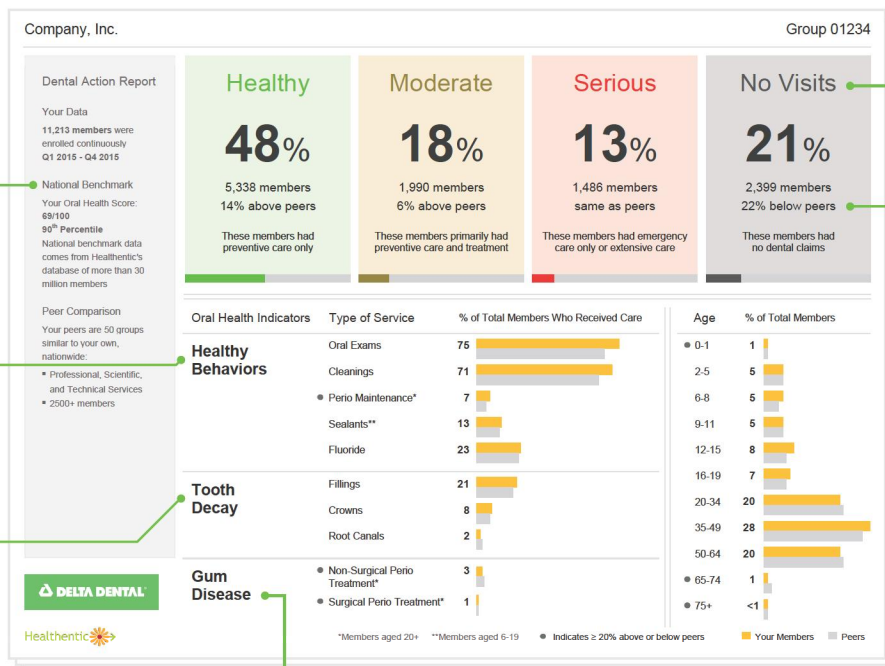
Healthentic benchmarks your company's data against peers of similar industry and size from a database of more than 30 million members.

Wellness opportunity

See what percentages of members received preventive care or perio maintenance treatment. The higher the percentages, the healthier your workforce.

Cost difference

Later in the report, you'll also see the restorative care cost difference between members aged 6-19 who received sealants and those who didn't. 2015 national benchmark data showed a difference of \$65 per year per member.



Cost difference

Later in the report, see how much money a member who received treatment but didn't have an oral exam compares to those who had oral exams. 2015 national benchmark data showed a difference of \$306 per year per member.

See how your population compares against similar Delta Dental groups across the country.

The rest of the report provides key insights into every item you see here. Use the information to create targeted communications and develop effective wellness plans.

Ask your Delta Dental representative or your broker/consultant about Healthentic reporting today.

Wellness opportunity

Learn how many didn't receive treatment and follow-up care. Untreated gum disease is associated with other health problems—including diabetes and high blood pressure—which can impact medical costs.

SAMPLE GROUP

Group #

Dental Action Report

Your Data

9,300 members were enrolled continuously Q4 2014 - Q3 2015

National Benchmark

Your Oral Health Score: 60/100

47th Percentile

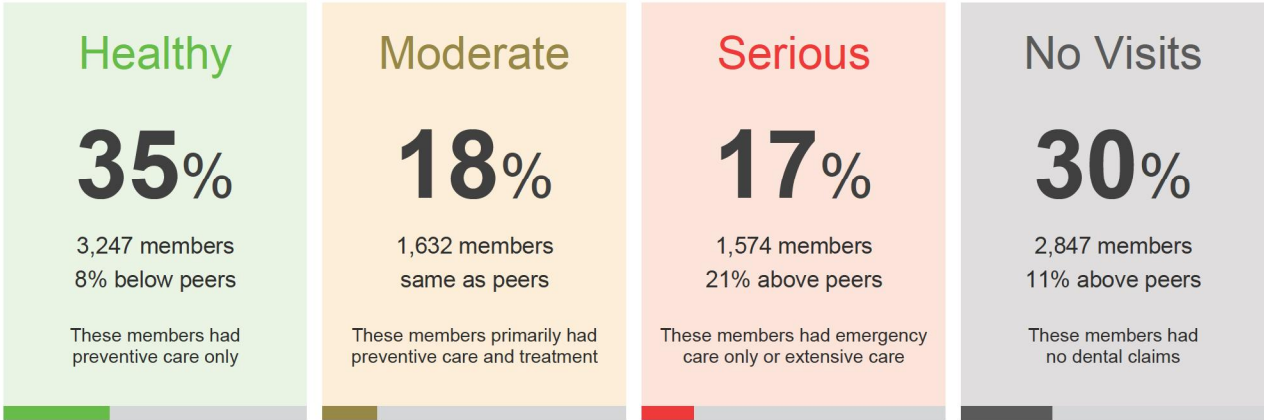
National benchmark data comes from Healthentic's database of more than 30 million members

Peer Comparison

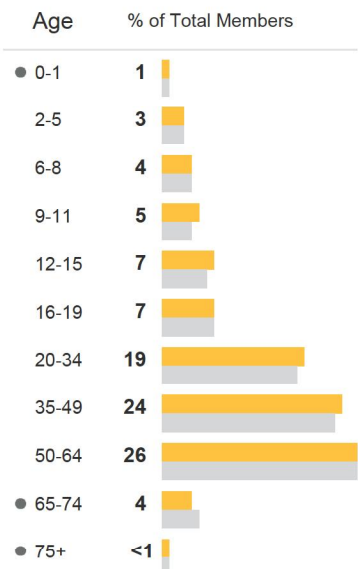
Your peers are 73 groups similar to your own, nationwide:

▪ Executive, Legislative, and Other General Government Support

▪ 2500+ members



Oral Health Indicators	Type of Service	% of Total Members Who Received Care
Healthy Behaviors	Oral Exams	63
	Cleanings	57
	● Perio Maintenance*	10
	● Sealants**	14
	Fluoride	23
Tooth Decay	Fillings	18
	● Crowns	9
	● Root Canals	4
Gum Disease	● Non-Surgical Perio Treatment*	5
	● Surgical Perio Treatment*	2



*Members aged 20+ **Members aged 6-19 ● Indicates ≥ 20% above or below peers ■ Your Members ■ Peers

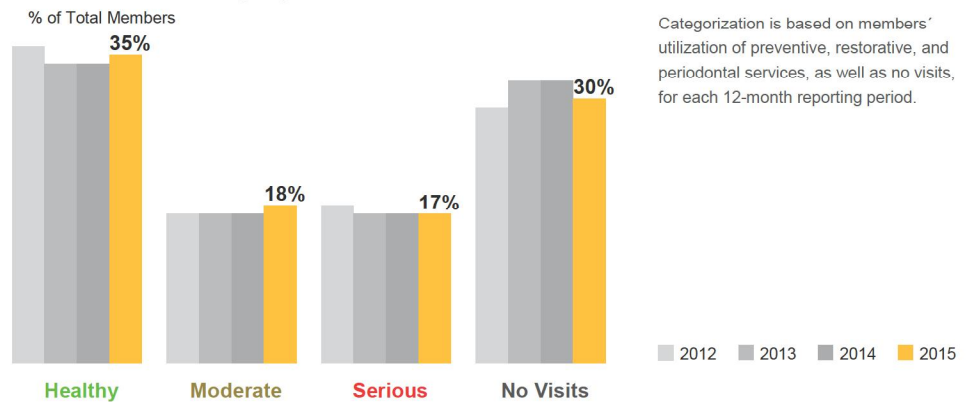
Track Population Oral Health

Oral Health Score Over Time



This indicates the overall oral health and long-term service utilization of your group. Scores are based on population distributions in each oral health category.

Oral Health Category Distribution Over Time



Categorization is based on members' utilization of preventive, restorative, and periodontal services, as well as no visits, for each 12-month reporting period.

Who Started Seeing the Dentist?

Year Prior Q4 2014 - Q3 2015

No Visits → 8% of Healthy members



No Visits → 13% of Moderate members



No Visits → 21% of Serious members



These members had at least one dental visit after a year of no visits.

This indicates a positive change in behavior.

Encourage those who are now in the Moderate or Serious category to maintain regular visits.

Who Stopped Seeing the Dentist?

Year Prior Q4 2014 - Q3 2015

Healthy → 10% of No Visit members



Moderate → 7% of No Visit members



Serious → 10% of No Visit members



These members saw the dentist over a year ago but have not been back since.

This indicates a negative change in behavior.

Encourage those who left the Moderate or Serious category to go back to the dentist before their conditions worsen.

Who Had No Known Visits for 2 Years?

Year Prior Q4 2014 - Q3 2015

No Visits → 58% of No Visit members



New Enrollees → 15% of No Visit members



These members had no dental claims for at least two consecutive reporting periods.

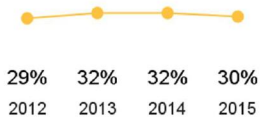
This indicates potential risk of untreated oral health conditions.

Encourage these members to get an oral exam. If they do not have a preferred dentist, they may need help finding one.



Target Modifiable Oral Health Risks

Percentage of Members with No Visits



2015 Benchmark: Peers **28%** | National Data **35%**



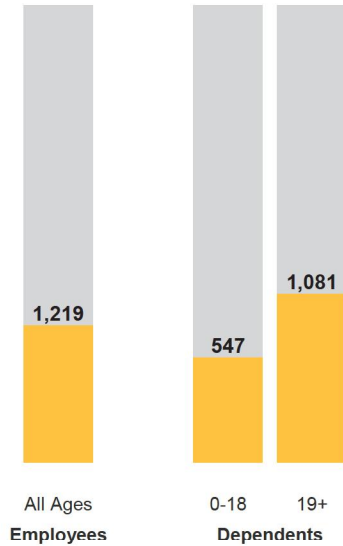
Tooth Tip

The ADA recommends that a dentist examine a child within six months after the first tooth comes in and no later than the first birthday.

<http://www.ada.org/en/Home-MouthHealthy/az-topics/b/baby-teeth>

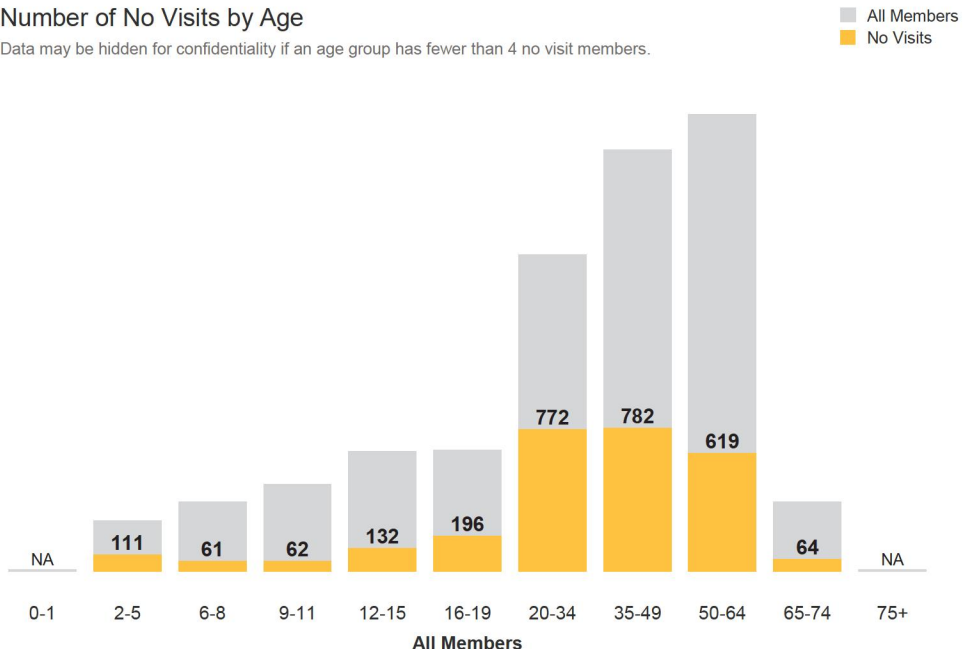
Number of Employee v. Dependent No Visits

Data for dependents of an unknown age are not included.



Number of No Visits by Age

Data may be hidden for confidentiality if an age group has fewer than 4 no visit members.



The Case For Prevention

Do Healthy Behaviors Reduce Overall Costs?

For most organizations, members who seek preventive care tend to show reduced costs over time. Compare members who received preventive care Q4 2013 - Q3 2014 to those who did not. Comparisons are based on annual cost per member for Q4 2014 - Q3 2015. Members must have seen the dentist at least once each reporting period.



Did You Know?

In the U.S., oral disease causes kids to miss 51 million school hours and their parents to lose 25 million work hours annually.

<http://www.ada.org/en/press-room/news-releases/2014-archive/february/ada-uses-fluoride-toothpaste>

Oral Exams



Total Cost Per Member with Oral Exams

These members had at least one exam Q4 2013 - Q3 2014

\$663

\$414 Less



Total Cost Per Member with No Oral Exams

These members had no exams Q4 2013 - Q3 2014

\$1,077

2015 Benchmark: National Data **\$306 Less**

Sealants



Restorative Cost Per Member Aged 6-19 with Sealant Visits

These members had at least one sealant visit and one restorative visit Q4 2013 - Q3 2014

\$74

\$88 Less



Restorative Cost Per Member Aged 6-19 with No Sealant Visits

These members had no sealant visits but at least one restorative visit Q4 2013 - Q3 2014

\$162

2015 Benchmark: National Data **\$65 Less**



Healthy Behaviors

What Utilization Behaviors Indicate Good Oral Health?

Preventive procedures are a large part of your utilization and help reduce the development of tooth decay, tooth loss, and gum disease.

■ Your Members
■ Peers

Oral Exams

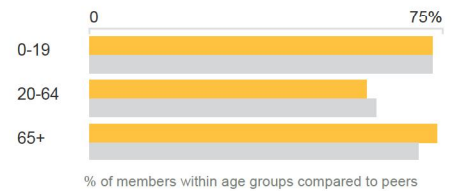
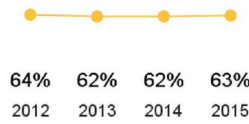
All Ages



63%

of all members had oral exams
5,887 of 9,300 members | 3% below peers

Routine check-ups help dentists catch early signs of tooth decay and gum disease before they become serious conditions.



Cleanings

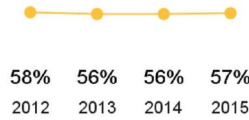
All Ages



57%

of all members had cleanings
5,281 of 9,300 members | 7% below peers

Professional cleanings help remove tartar and other build-up that a toothbrush can't reach.



• Perio Maintenance

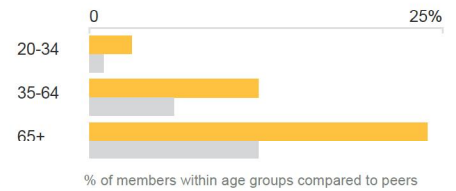
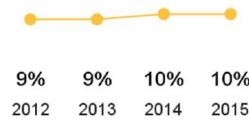
Members Aged 20+



10%

of members aged 20+ had perio maintenance
704 of 6,765 members | 85% above peers

Periodontitis, or advanced gum disease, is an irreversible condition that can lead to tooth loss without proper routine maintenance.



● Indicates ≥20% above or below peers



Healthy Behaviors

What Utilization Behaviors Indicate Good Oral Health?

Preventive procedures are a large part of your utilization and help reduce the development of tooth decay, tooth loss, and gum disease.

■ Your Members
■ Peers

Sealants

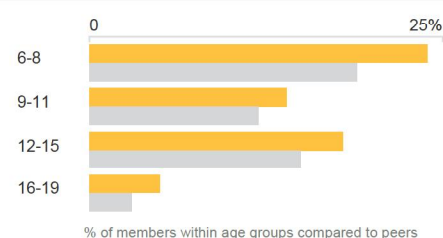
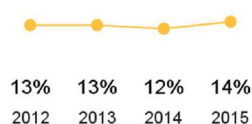
Members Aged 6-19



14%

of members aged 6-19 had sealants applied
309 of 2,159 members | 24% above peers

Sealants have been proven to reduce the likelihood of tooth decay for over 10 years once applied to the biting surfaces of teeth.



Fluoride

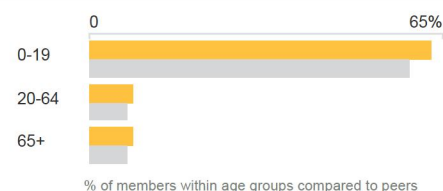
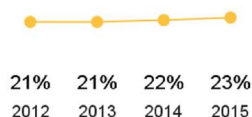
All Ages



23%

of all members had fluoride
2,103 of 9,300 members | 18% above peers

Dentists may determine through oral exams that topical fluoride is necessary to help further prevent tooth decay.



● Indicates ≥20% above or below peers



Did You Know?

Although dental caries (tooth decay) is largely preventable, it remains the most common chronic disease of children aged 6 to 11 years (25%), and adolescents aged 12 to 19 years (59%).

http://www.cdc.gov/oralhealth/publications/factsheets/dental_caries.htm

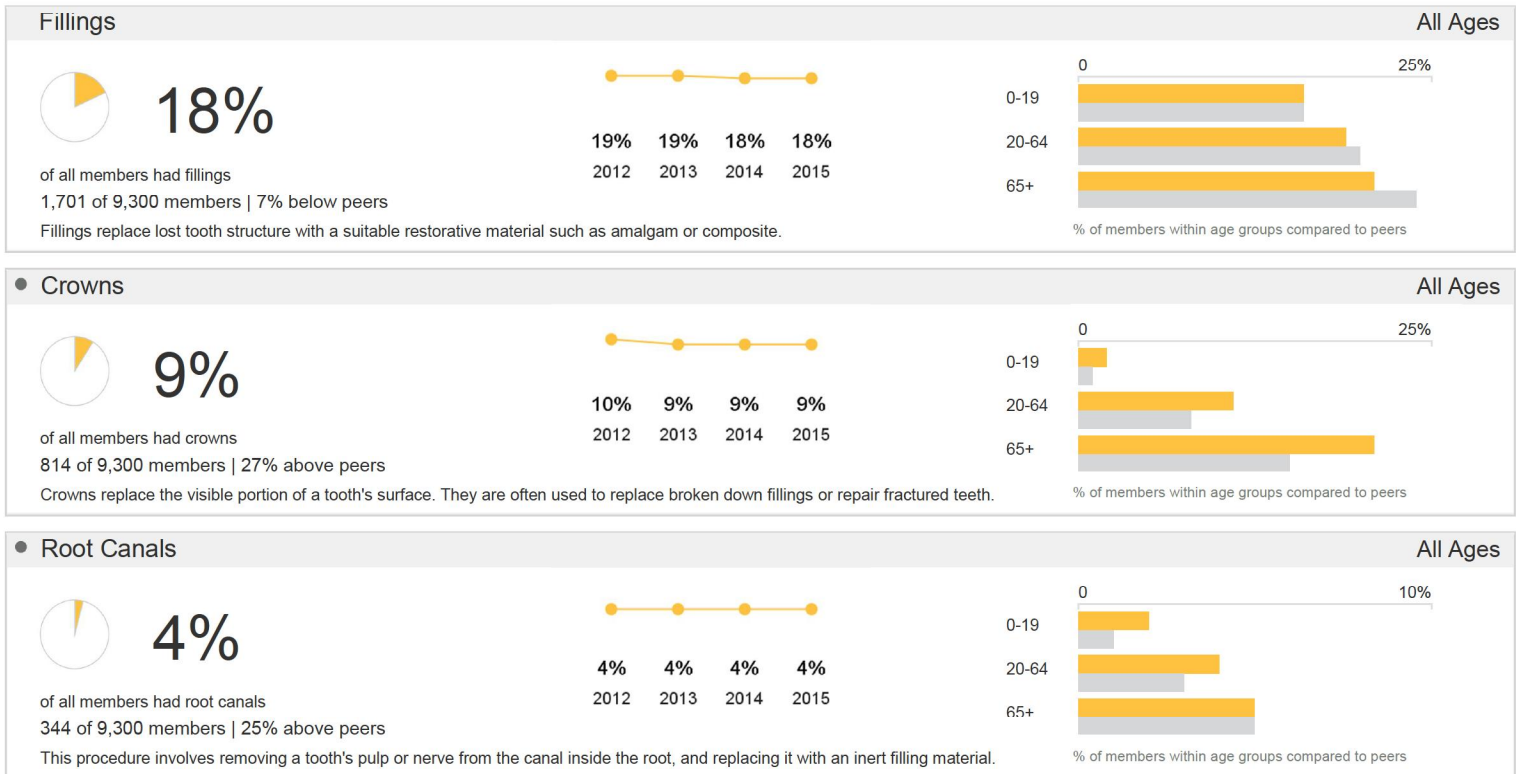


Tooth Decay

What Utilization Behaviors Indicate Tooth Decay?

Though tooth decay is largely preventable, restoring decayed and damaged teeth is a large part of your overall claims spend.

■ Your Members
■ Peers



● Indicates ≥20% above or below peers



Tooth Loss

What Utilization Behaviors Indicate Tooth Loss?

Risk of tooth loss increases with age. Tooth loss may also result from untreated gum disease.

■ Your Members
■ Peers

Implants

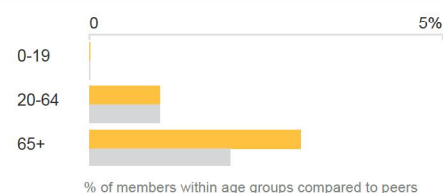
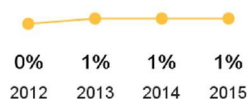
All Ages



1%

of all members had implants
70 of 9,300 members | 21% above peers

Implants are an alternative to bridges and dentures for replacing lost teeth.



Dentures

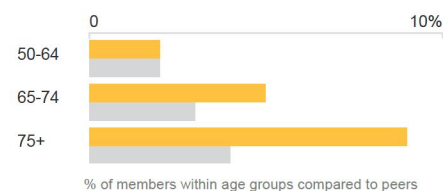
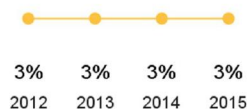
Members Aged 50+



3%

of members aged 50+ had dentures installed
78 of 2,777 members | 30% above peers

Dentures are becoming less common compared to implants. Members with dentures still need routine care to maintain good oral health.



● Indicates ≥20% above or below peers



Did You Know?

Over the past 10 years, the number of adults missing all their natural teeth has declined from 31 percent to 25 percent for those aged 60 years and older, and from 9 percent to 5 percent for those adults between 40 and 59 years. However, 5 percent means a surprising 1 out of 20 middle-aged adults are missing all their teeth.

http://www.cdc.gov/OralHealth/publications/factsheets/adult_oral_health/adults.htm



Gum Disease

What Utilization Behaviors Indicate Gum Disease?

Risk of gum disease increases with age and can lead to tooth loss if not treated. It is also associated with medical conditions such as diabetes and heart disease.

■ Your Members
■ Peers

Non-Surgical Perio Treatment

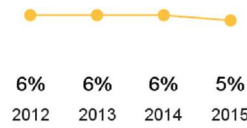
Members Aged 20+



5%

of members aged 20+ had non-surgical treatment
364 of 6,765 members | 66% above peers

Hard deposits on root surfaces and under gums are removed to promote healing and reduce the depth of the periodontal pocket.



Surgical Perio Treatment

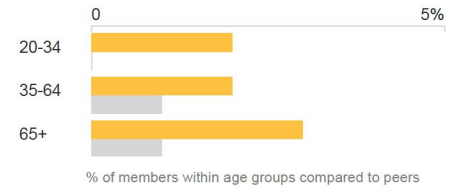
Members Aged 20+



2%

of members aged 20+ had surgical treatment
131 of 6,765 members | 177% above peers

Severe gum disease requires surgical treatment of the diseased teeth and their supporting structures.



● Indicates ≥20% above or below peers



No Followups Target Modifiable Oral Health Risks

Restorative Members Without a Followup Visit



24%

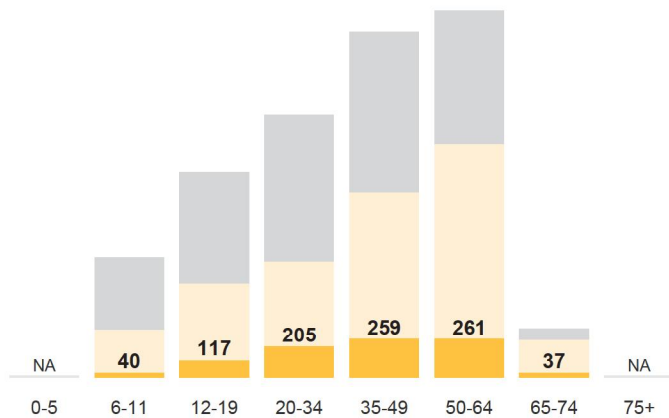
of all members had at least one restorative visit Q4 2011 - Q3 2014 and no followup visit Q4 2014 - Q3 2015



Year	2012	2013	2014	2015
Percentage	23%	23%	25%	24%

921 Members Had Restorative Treatment and No Followup Visit

Data may be hidden for confidentiality if an age group has fewer than 4 no followup members.



■ Non-Restorative Members
 ■ Restorative Members With Followup
 ■ Restorative Members Without Followup
 (member counts displayed)

Perio Members Without a Followup Visit



33%

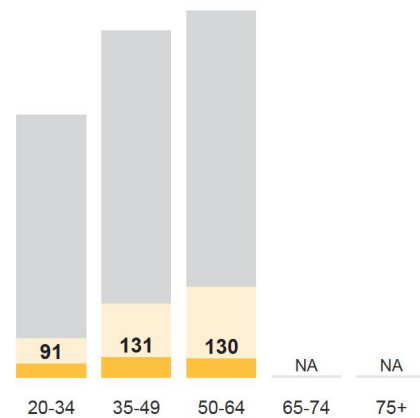
of members aged 20+ had at least one perio visit Q4 2010 - Q3 2014 and no followup visit Q4 2014 - Q3 2015



Year	2012	2013	2014	2015
Percentage	30%	32%	32%	33%

365 Members Had Perio Treatment and No Followup Visit

Data may be hidden for confidentiality if an age group has fewer than 4 no followup members.



■ Non-Perio Members
 ■ Perio Members With Followup
 ■ Perio Members Without Followup
 (member counts displayed)



Understanding Whole Health Risks

Gum disease is linked to a number of medical conditions

Gum disease is advanced inflammation of the gums that causes them to pull away from the teeth. Untreated, this chronic disease can spread to other areas of the mouth, and the body. Educate members about the complex interplay between bacterial infection and the body's immune response to infection.

Diabetes

Adults 45 years or older with poorly controlled diabetes were 2.9 times more likely to have gum disease than those without diabetes. The likelihood was 4.6 times higher among smokers with poorly controlled diabetes.

Studies indicate 15% of your diabetic members will also have gum disease. On average, 43% of your diabetic members will not have had a dental check-up in the past year.

Heart Disease

Studies indicate 14% of your members with heart disease will also have periodontal disease. On average, 40% of your members with heart disease will not have had a dental check-up in the past year.

Pregnancy

The medical and dental communities concur that maintaining periodontal health is an important part of a healthy pregnancy. Clinical recommendations released by the AAP and the EFP state that non-surgical periodontal therapy is safe for pregnant women and can result in improved periodontal health.

Cancer and Tobacco Use

Cancer patients undergoing chemotherapy suffer from oral problems such as painful mouth ulcers, impaired taste, and dry mouth. A dentist can help relieve some of this discomfort.

In addition to the risk of developing lung cancer, smokers have 4 times the risk of developing gum disease compared to non-smokers. Half of severe gum disease cases in the United States result from cigarette smoking.

According to Healthentic's national database:

15% of diabetic members have gum disease

43% of diabetic members had no dental check-ups last year

14% of members with heart disease have gum disease

40% of members with heart disease had no dental check-ups last year

Let Delta Dental and Healthentic help you explore how to target your population with integrated dental and medical reports.

With insights from your own medical data, you can more powerfully impact your population's overall health.

Sources:

<http://www.cdc.gov/diabetes/pubs/estimates11.htm#13>

http://www.cdc.gov/oralhealth/publications/factsheets/adult_oral_health/adults.htm

<http://www.cdc.gov/chronicdisease/resources/publications/AAG/doh.htm>

Healthentic database

